

Medi-Cal and Healthy Families Comparison

Purpose

This chapter compares the no-cost Medi-Cal and Healthy Families Programs. It provides a basic overview of the programs, their similarities and their differences. For more information please see Chapter 6: *Medi-Cal* and Chapter 7: *Healthy Families*.

NOTE: Although there are many different Medi-Cal programs, this chapter only covers no-cost Medi-Cal, specifically focusing on the percentage programs for children and pregnant women.

Medi-Cal and Healthy Families Comparison

Both Medi-Cal and Healthy Families are California State programs (Medi-Cal is California's version of Medicaid) that provide healthcare coverage to many low-income children. Medi-Cal can also provide healthcare coverage for pregnant women and other adults depending on their incomes and individual situations.



Families can apply for both no-cost Medi-Cal (for children and pregnant women) and Healthy Families with the joint Healthy Families and Medi-Cal for Families mail-in application.

For children, both Medi-Cal and Healthy Families cover the following medically necessary services:

- Preventive medical services
- Immunizations
- Inpatient and outpatient services
- Hospitalization
- Laboratory and X-ray services
- Well-child exams
- Prescription drugs
- Maternity services
- Dental benefits
- Vision benefits
- Mental health services

The following chart provides a comparison of the Medi-Cal and Healthy Families Programs regarding basic eligibility requirements, benefits and costs.

Medi-Cal and Healthy Families Comparison Chart

	Medi-Cal	Healthy Families
Administration	Department of Health Services (DHS)	Managed Risk Medical Insurance Board (MRMIB)
How To Apply	Mail-in application Health-e-App County Department of Social Services	Mail in application Health-e-App
Age Requirements	Children up to age 21 Pregnant women of any age Other family members, including children living in the home	Children up to age 19
Citizenship Requirement	U.S. Citizens U.S. Nationals	U.S. Citizens U.S. Nationals
Immigration Status Requirements	Immigrants with satisfactory immigration status Undocumented immigrants may qualify for restricted benefits.	Qualified Immigrants
Other Health Coverage	Other insurance must provide services/pay first or deny services. Medi-Cal will pay last.	Not eligible if the children currently have employer-sponsored health coverage (with some exceptions)
Benefits	Medically necessary health, dental, vision and mental health services	Medically necessary health, dental, vision and mental health services

Medi-Cal and Healthy Families Comparison Chart cont.

	Medi-Cal	Healthy Families
Premium Payments	None	Required: \$4-9 per month per child up to \$27 per family American Indian and Alaskan Natives do not pay premiums
Co-payments	None	Required for some services American Indian and Alaskan Natives do not pay co-payments
Review Process	Annual Redetermination	Annual Eligibility Review
Medical Support Enforcement	Yes, referrals for Medical Support: absent parents may be contacted.	None
Retroactive Benefits	Yes, up to three months prior to date of application	None

NOTE: There are many other people in addition to children under age 21 and pregnant women who may qualify for Medi-Cal. If they are counted as family members when using the joint Healthy Families and Medi-Cal for Families mail-in application, applicants can request Medi-Cal for these family members in Section 3 of the application. They will be contacted by their county Department of Social Services for any additional information needed to determine their eligibility. Also, applicants can apply for Medi-Cal in-person at their county Department of Social Services.